

Fig. 1

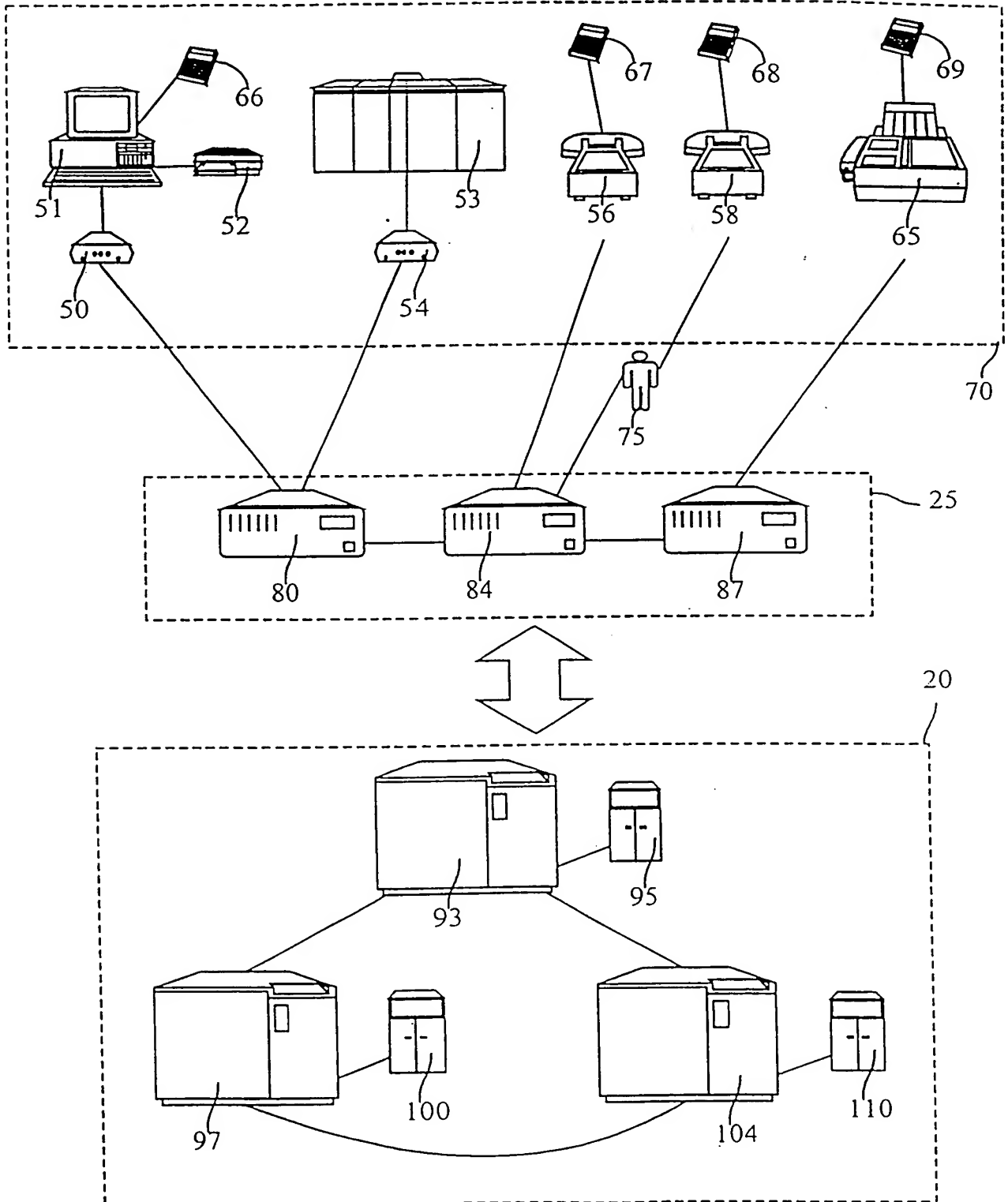


Fig. 2a

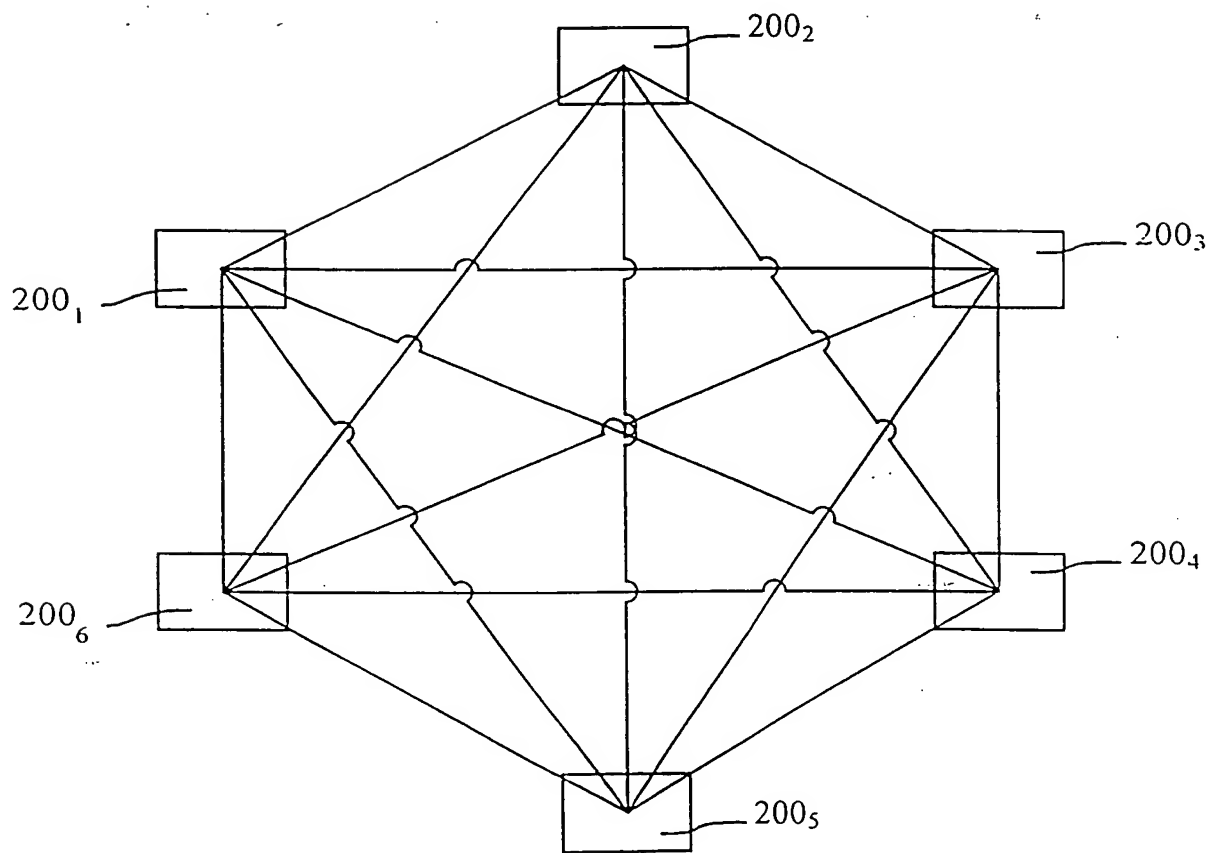


Fig. 2b

# EXAMPLE I

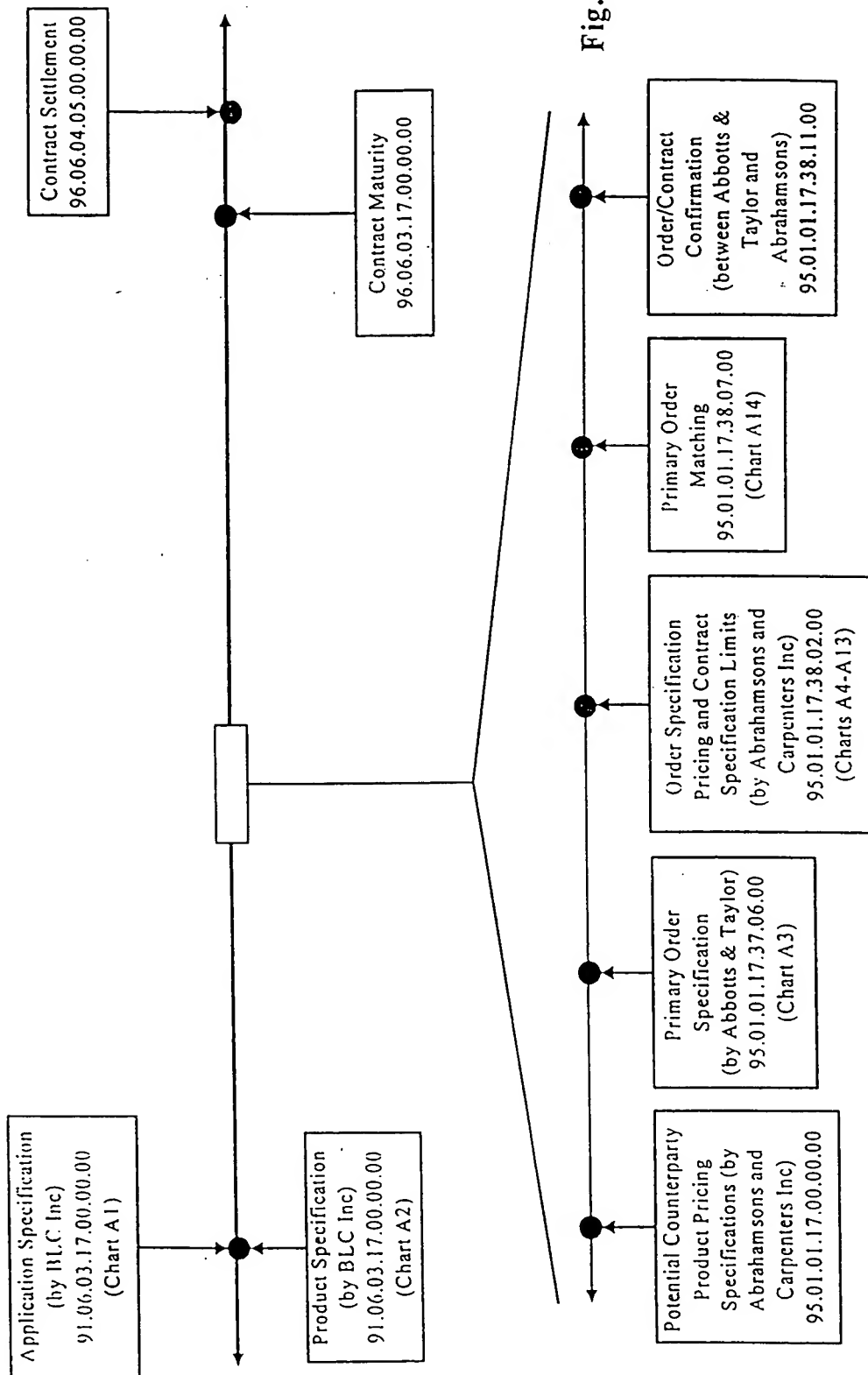


Fig. 3

EXAMPLE II

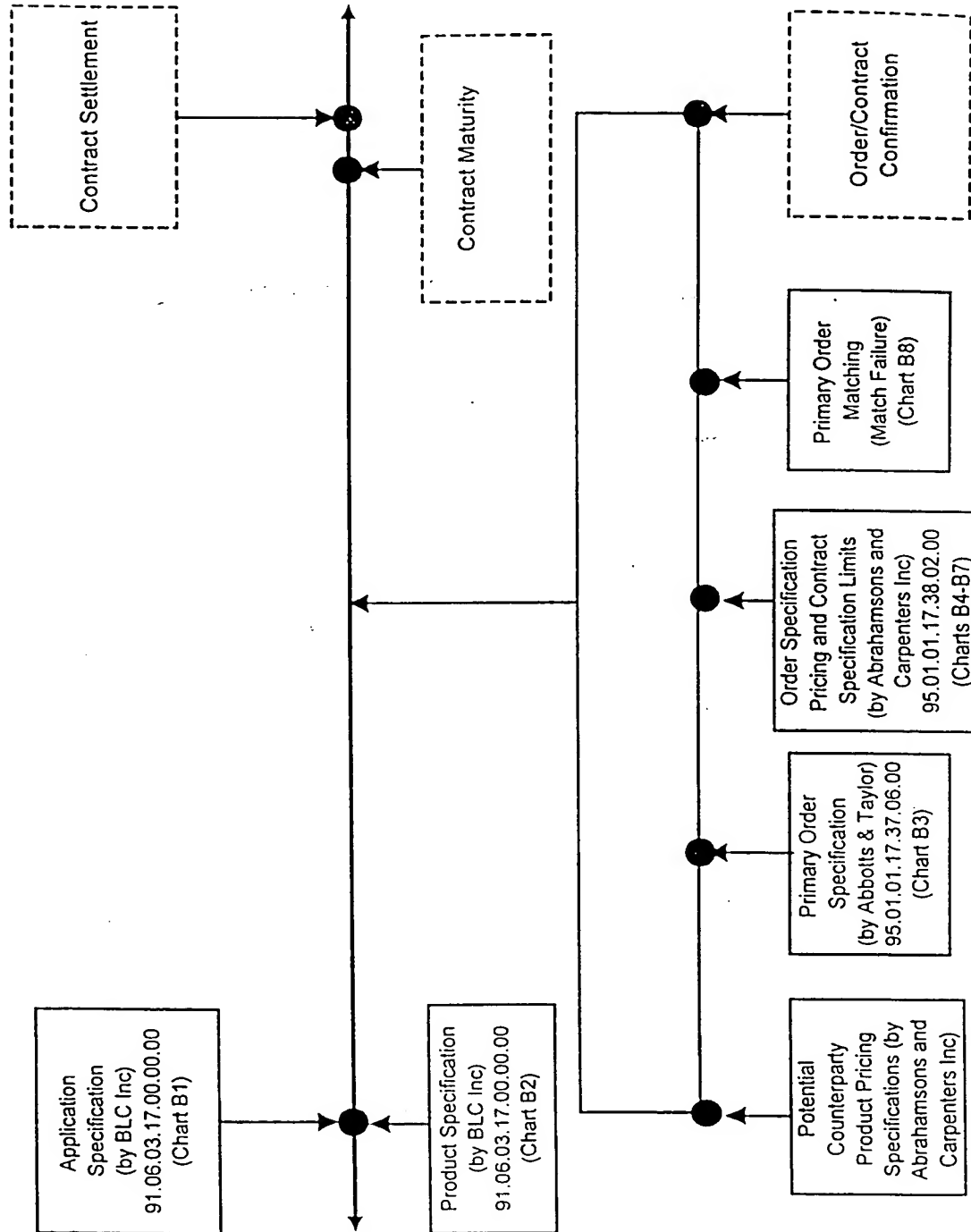


Fig. 4

Fig. 5

Appl. No. To be assigned; Filed: July 10, 2003  
Pkt. No. 1033.0180002; Group Art Unit: To be assigned  
Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
Title: Methods and Apparatus Relating to the Formulation and  
Trading of Investment Contracts

*FIG. 6*

APPLICATION SPECIFICATION	AS AT 91.06.03.17.00.00.00
APPLICATION ID:	001
APPLICATION PROMOTER:	BLC INC
PRIMARY APPLICATION USE:	INVESTMENT MANAGEMENT
FEASIBLE COUNTERPARTY NUMBERS:	MULTIPLE COUNTERPARTIES
PUBLIC/PRIVATE USE:	PUBLIC USE
ACCEPTABLE COMMS MEDIUMS:	COMPUTER - COMPUTER LINK
RETAIL/WHOLESALE USE:	WHOLESALE USE
PRICING AND MATCHING PROCESS:	MAXIMIZE PRE-TAX EXPECTED RETURN ON CONSIDERATION INVESTMENT
CONTRACT REVALUATION FREQUENCY:	DAILY
ORDERING PARTIES ALLOWED NEGATIVE CONTRACT PAYOFFS?	YES
APPLICATION ACCESS LIMITATIONS:	NONE

*FIG. 7*

PRODUCT SPECIFICATION	AS AT 91.06.03.17.00.00.00
PRODUCT ID:	10061
PRODUCT SUMMARY:	
APPLICATION ID:	001
APPLICATION PROMOTER:	BLC INC
PRODUCT SPECIFICATIONS:	
MARKET:	STOCK INDICES
SUB-MARKET:	PTSE 75
MARKET TYPE:	SPOT
ESTABLISHMENT DATE/TIME:	91.06.03.17.00.00.00
MATURITY DATE/TIME:	96.06.03.17.00.00.00
CONSIDERATION/ENTITLEMENT DENOMINATION TYPE:	MONEY
CURRENCY TYPE(IF APPLICABLE):	COMMERCIAL BANK DEPOSIT
NATIONAL CURRENCY TYPE(IF APPLICABLE):	AUD
MINIMUM PRODUCT DEFINITION VALUE:	1600
MAXIMUM PRODUCT DEFINITION VALUE:	2200
PRODUCT STEP VALUE:	10



Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 8

PRIMARY ORDER SPECIFICATION		AS AT 95.01.01.17.37.06.00	
ORDERING PARTY:	ABBOTTS & TAYLOR		
ORDERING PARTY REFERENCE:	PQZ 260		
PRODUCT:			
PRODUCT ID: 10061	SUB-MARKET: PTSE 75	MARKET TYPE: SPOT	
MARKET: STOCK INDICES			
ESTABLISHMENT DATE/TIME: 91.06.03.17.00.00.00	MATURITY DATE/TIME: 96.06.03.17.00.00.00		
CONSIDERATION:			
DENOMINATION TYPE:	MONEY		
CURRENCY TYPE (IF APPLICABLE):	COMMERCIAL BANK DEPOSIT		
NATIONAL CURRENCY TYPE (IF APPLICABLE):	AUD		
CONSIDERATION (INVESTMENT) AMOUNT:	51.920		
ENTITLEMENT:			
DENOMINATION TYPE:	MONEY		
CURRENCY TYPE (IF APPLICABLE):	COMMERCIAL BANK DEPOSIT		
NATIONAL CURRENCY TYPE (IF APPLICABLE):	AUD		
ENTITLEMENT SHAPE PARAMETERS:			
Product Values and Probabilities		Feasible Entitlement Shapes	
Feasible Product Values	Assessed Probabilities of Occurrence		
<	0.000000		
1600	0.000020		
1610	0.000026		
1620	0.000037		
1630	0.000048		
...	...		
2200	0.000028		
>	0.158835		
	<hr/> 1.000000		
		Minimum Expected Return PV: 54,000 Investment Loss Limit (as % of investment amount): 28% Discount Rate: 11% pa	

Appl. No. To be assigned; Filed: July 10, 2003  
 Appl. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

# FIG. 9A

## ORDER SPECIFICATION PRICING

AS AT 95.01.01.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: ABRAHAMSONS [Potential Counterparty No 1]

DEFINED CIRCUMSTANCES ID: 26

COMMISSION RATE: 1.25%

DISCOUNT RATE: 10.00% pa

COMPONENT PRODUCT PRICES: see Column 3 below

Feasible Product Definition Values	Net Contingent Entitlement Amounts	Component Product Prices [ID 26]	Implied Contingent Entitlement Amounts
<	0.00		
1600	(187.200)	0.000220	(0.041)
1610	(187.200)	0.000227	(0.042)
1620	(187.200)	0.000237	(0.044)
1630	(187.200)	0.000249	(0.047)
1640	(187.200)	0.000266	(0.050)
1650	(187.200)	0.000287	(0.054)
1660	(187.200)	0.000314	(0.059)
....	....	....	....
....	....	....	....
2130	(37.440)	0.029642	(1.110)
2140	(37.440)	0.028625	(1.072)
2150	(37.440)	0.027469	(1.028)
2160	(37.440)	0.026193	(0.981)
2170	(37.440)	0.024819	(0.929)
2180	(37.440)	0.023369	(0.875)
2190	(37.440)	0.021865	(0.819)
2200	(37.440)	0.020330	(0.761)
>	(0.000)	0.146635	0.000
		1.0402	(59.580)

Base Contract Bid Price (in Product Denomination terms):	59.580
Net Present Value (at 10.00% pa):	51.280
+ Flat Commission (1.25%)	0.640
= Contract Bid Price (in Product Denomination Terms):	51.920
Implied Base Margin on Contract:	

FIG. 9B

Application ID: 001  
 ProductID: 10061

Assessed Probabilities of Occurrence	Net Contingent Entitlement (Valuation) Amounts	Net Contingent Negative Entitlement (Valuation) Amounts	Maximum Absolute Negative Entitlement Amount
0.000020	(0.004)	(0.004)	(187.200)
0.000027	(0.005)	(0.005)	
0.000037	(0.007)	(0.007)	
0.000049	(0.009)	(0.009)	
0.000066	(0.012)	(0.012)	
0.000087	(0.016)	(0.016)	
0.000114	(0.021)	(0.021)	
....	....	....	
....	....	....	
0.029442	(1.102)	(1.102)	
0.028425	(1.064)	(1.064)	
0.027269	(1.021)	(1.021)	
0.025993	(0.973)	(0.973)	
0.024619	(0.922)	(0.922)	
0.023169	(0.867)	(0.867)	
0.021665	(0.811)	(0.811)	
0.020130	(0.754)	(0.754)	
0.158835	0.000	0.000	
1.0000	(55.000)	(55.000)	(187.200)

47.340

4.580

## FIG. 10A

## ORDER SPECIFICATION PRICING

AS AT 95.01.01.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: ABRAHAMSONS [Potential Counterparty No 1]

DEFINED CIRCUMSTANCES ID: 26

COMMISSION RATE: 1.25%

DISCOUNT RATE: 10.00% pa

COMPONENT PRODUCT PRICES: see Column 3 below

Feasible Product Definition Values	Net Contingent Entitlement Amounts	Component Product Prices [ID 26]	Implied Contingent Entitlement Amounts
<	0.00		
1600	(188.200)	0.000220	(0.041)
1610	(188.200)	0.000227	(0.042)
1620	(188.200)	0.000237	(0.044)
1630	(188.200)	0.000249	(0.047)
1640	(188.200)	0.000266	(0.050)
1650	(188.200)	0.000287	(0.054)
1660	(188.200)	0.000314	(0.059)
....	....	....	....
....	....	....	....
2130	(37.440)	0.029642	(1.110)
2140	(37.440)	0.028625	(1.072)
2150	(37.440)	0.027469	(1.028)
2160	(37.440)	0.026193	(0.981)
2170	(37.440)	0.024819	(0.929)
2180	(37.440)	0.023369	(0.875)
2190	(37.440)	0.021865	(0.819)
2200	(37.440)	0.020330	(0.761)
>	0.000	0.146635	0.000
		1.0402	(59.580)

Base Contract Bid Price (in Product Denomination terms):	59.580
Net Present Value (at 10.00% pa):	51.280
+ Flat Commission (1.25%)	0.640
= Contract Bid Price (in Product Denomination Terms):	51.920
Implied Base Margin on Contract:	

Appl. No. To be assigned; Filed: July 10, 2003  
 Pkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 10B

Application ID: 001  
 ProductID: 10061

Assessed Probabilities of Occurrence	Net Contingent Entitlement (Valuation) Amounts	Net Contingent Negative Entitlement (Valuation) Amounts	Maximum Absolute Negative Entitlement Amount
0.000020	(0.004)	(0.004)	(188.200)
0.000027	(0.005)	(0.005)	
0.000037	(0.007)	(0.007)	
0.000049	(0.009)	(0.009)	
0.000066	(0.012)	(0.012)	
0.000087	(0.016)	(0.016)	
0.000114	(0.021)	(0.021)	
....	....	....	
....	....	....	
0.029442	(1.102)	(1.102)	
0.028425	(1.064)	(1.064)	
0.027269	(1.021)	(1.021)	
0.025993	(0.973)	(0.973)	
0.024619	(0.922)	(0.922)	
0.023169	(0.867)	(0.867)	
0.021665	(0.811)	(0.811)	
0.020130	(0.754)	(0.754)	
0.158835	0.000	0.000	
1.0000	(55.000)	(55.000)	(188.200)

47.340

4.580

Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 11A

## ORDER SPECIFICATION PRICING

AS AT 95.01.01.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: ABRAHAMSONS [Potential Counterparty No 1]

DEFINED CIRCUMSTANCES ID: 26

COMMISSION RATE: 1.25%

DISCOUNT RATE: 10.00% pa

COMPONENT PRODUCT PRICES: see Column 3 below

Feasible Product Definition Values	Net Contingent Entitlement Amounts	Component Product Prices [ ID 26 ]	Implied Contingent Entitlement Amounts
<	0.00		
1600	(187.200)	0.000220	(0.041)
1610	(187.200)	0.000227	(0.042)
1620	(187.200)	0.000237	(0.044)
1630	(187.200)	0.000249	(0.047)
1640	(187.200)	0.000266	(0.050)
1650	(187.200)	0.000287	(0.054)
1660	(187.200)	0.000314	(0.059)
....	....	....	....
....	....	....	....
2130	(37.440)	0.029642	(1.110)
2140	(37.440)	0.028625	(1.072)
2150	(37.440)	0.027469	(1.028)
2160	(37.440)	0.026193	(0.981)
2170	(37.440)	0.024819	(0.929)
2180	(37.440)	0.023369	(0.875)
2190	(37.440)	0.021865	(0.819)
2200	(37.440)	0.020330	(0.761)
>	0.000	0.146635	0.000
		1.0402	(59.580)

Base Contract Bid Price (in Product Denomination terms):	59.580
Net Present Value (at 10.00% pa):	51.280
+ Flat Commission (1.25%)	0.640
= Contract Bid Price (in Product Denomination Terms):	51.920
Implied Base Margin on Contract:	

Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 11B

Application ID: 001  
 ProductID: 10061

Assessed Probabilities of Occurrence	Net Contingent Entitlement (Valuation) Amounts	Net Contingent Negative Entitlement (Valuation) Amounts	Maximum Absolute Negative Entitlement Amount
0.000020	(0.004)	(0.004)	(187.200)
0.000027	(0.005)	(0.005)	
0.000037	(0.007)	(0.007)	
0.000049	(0.009)	(0.009)	
0.000066	(0.012)	(0.012)	
0.000087	(0.016)	(0.016)	
0.000114	(0.021)	(0.021)	
....	....	....	
....	....	....	
0.029442	(1.102)	(1.102)	
0.028425	(1.064)	(1.064)	
0.027269	(1.021)	(1.021)	
0.025993	(0.973)	(0.973)	
0.024619	(0.922)	(0.922)	
0.023169	(0.867)	(0.867)	
0.021665	(0.811)	(0.811)	
0.020130	(0.754)	(0.754)	
0.158835	0.000	0.000	
1.0000	(55.000)	(55.000)	(187.200)

47.340

4.580

Appl. No. To be assigned; Filed: July 10, 2003  
 Pkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 12A

## ORDER SPECIFICATION PRICING

AS AT 95.01.01.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: ABRAHAMSONS [Potential Counterparty No 1]

DEFINED CIRCUMSTANCES ID: 26

COMMISSION RATE: 1.25%

DISCOUNT RATE: 10.00% pa

COMPONENT PRODUCT PRICES: see Column 3 below

Feasible Product Definition Values	Net Contingent Entitlement Amounts	Component Product Prices [ID 26]	Implied Contingent Entitlement Amounts
<	0.00		
1600	(188.200)	0.000220	(0.041)
1610	(188.200)	0.000227	(0.042)
1620	(188.200)	0.000237	(0.044)
1630	(188.200)	0.000249	(0.047)
1640	(188.200)	0.000266	(0.050)
1650	(188.200)	0.000287	(0.054)
1660	(188.200)	0.000314	(0.059)
....	....	....	....
....	....	....	....
2130	(37.440)	0.029642	(1.110)
2140	(37.440)	0.028625	(1.072)
2150	(37.440)	0.027469	(1.028)
2160	(37.440)	0.026193	(0.981)
2170	(37.440)	0.024819	(0.929)
2180	(37.440)	0.023369	(0.875)
2190	(37.440)	0.021865	(0.819)
2200	(37.440)	0.020330	(0.761)
>	0.000	0.146635	0.000
		1.0402	(59.580)

Base Contract Bid Price (in Product Denomination terms):	59.580
Net Present Value (at 10.00% pa):	51.280
+ Flat Commission (1.25%)	0.640
= Contract Bid Price (in Product Denomination Terms):	51.920
Implied Base Margin on Contract:	



FIG. 12B

Application ID: 001  
ProductID: 10061

Assessed Probabilities of Occurrence	Net Contingent Entitlement (Valuation) Amounts	Net Contingent Negative Entitlement (Valuation) Amounts	Maximum Absolute Negative Entitlement Amount
0.000020	(0.004)	(0.004)	(188.200)
0.000027	(0.005)	(0.005)	
0.000037	(0.007)	(0.007)	
0.000049	(0.009)	(0.009)	
0.000066	(0.012)	(0.012)	
0.000087	(0.016)	(0.016)	
0.000114	(0.021)	(0.021)	
.....	.....	.....	
.....	.....	.....	
0.029442	(1.102)	(1.102)	
0.028425	(1.064)	(1.064)	
0.027269	(1.021)	(1.021)	
0.025993	(0.973)	(0.973)	
0.024619	(0.922)	(0.922)	
0.023169	(0.867)	(0.867)	
0.021665	(0.811)	(0.811)	
0.020130	(0.754)	(0.754)	
0.158835	0.000	0.000	
1.0000	(55.000)	(55.000)	(188.200)

47.340

4.580

**FIG. 13A**

ORDER SPECIFICATION PRICING

AS AT 95.01.01.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: ABRAHAMSONS [Potential Counterparty No 1]

DEFINED CIRCUMSTANCES ID: 26

COMMISSION RATE: 1.25%

DISCOUNT RATE: 10.00% pa

FEASIBLE SETS OF CONTINGENT ENTITLEMENT PAYOUTS TO ABBOTTS &amp; TAYLOR

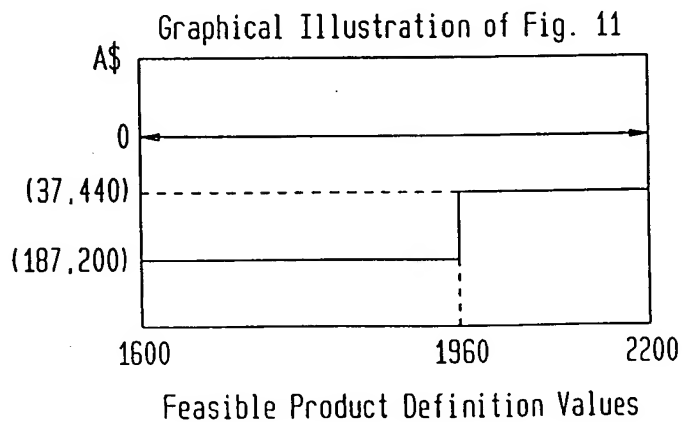
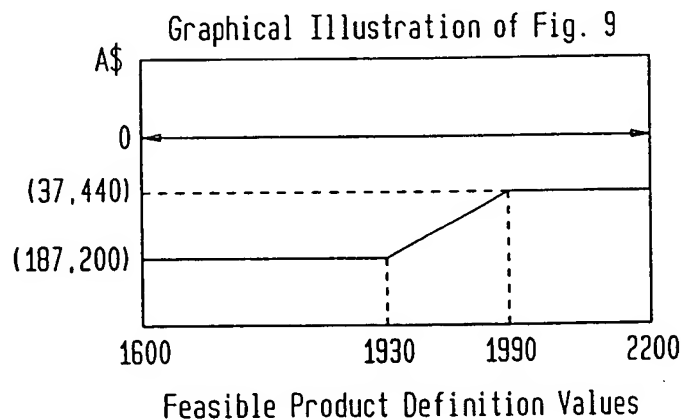
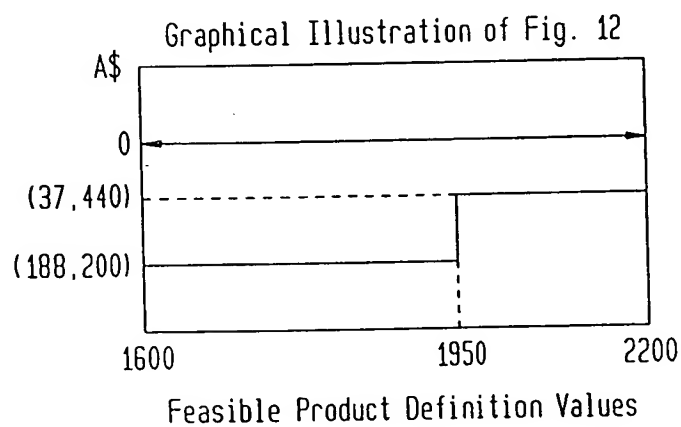
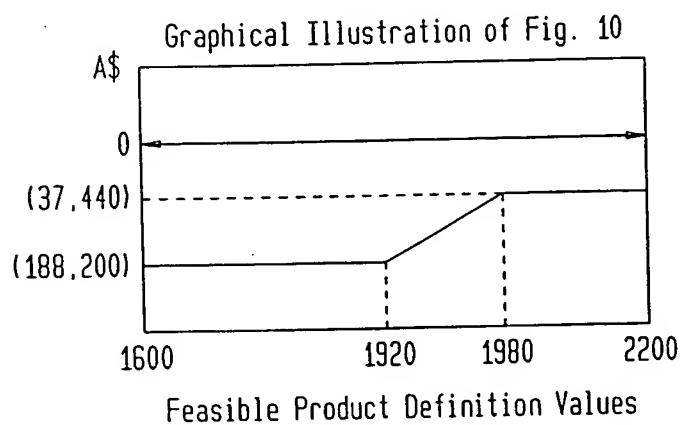


FIG. 13B

Application ID: 001  
 ProductID: 10061



Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 14A

## ORDER SPECIFICATION PRICING

AS AT 95.01.01.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: CARPENTERS [Potential Counterparty No 2]

DEFINED CIRCUMSTANCES ID: 17

COMMISSION RATE: 1.30%

DISCOUNT RATE: 9.8% pa

COMPONENT PRODUCT PRICES: see Column 3 below

Feasible Product Definition Values	Net Contingent Entitlement Amounts	Component Product Prices [ID 17]	Implied Contingent Entitlement Amounts
<	0.00		
1600	(185.000)	0.000220	(0.041)
1610	(185.000)	0.000226	(0.042)
1620	(185.000)	0.000237	(0.044)
1630	(185.000)	0.000249	(0.046)
1640	(185.000)	0.000265	(0.049)
1650	(185.000)	0.000287	(0.053)
1660	(185.000)	0.000314	(0.058)
....	....	....	....
....	....	....	....
2130	(37.440)	0.029641	(1.110)
2140	(37.440)	0.028625	(1.072)
2150	(37.440)	0.027469	(1.028)
2160	(37.440)	0.026192	(0.981)
2170	(37.440)	0.024819	(0.929)
2180	(37.440)	0.023369	(0.875)
2190	(37.440)	0.021864	(0.819)
2200	(37.440)	0.020330	(0.761)
>	0.000	0.146635	0.000
		1.0300	(59.600)

Base Contract Bid Price (in Product Denomination terms):	59.600
Net Present Value (at 9.8% pa):	51.310
+ Flat Commission (1.30%)	0.610
= Contract Bid Price (in Product Denomination Terms):	51.920
Implied Base Margin on Contract:	

Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 14B

Application ID: 001  
 ProductID: 10061

Assessed Probabilities of Occurrence	Net Contingent Entitlement (Valuation) Amounts	Net Contingent Negative Entitlement (Valuation) Amounts	Maximum Absolute Negative Entitlement Amount
0.000020	(0.004)	(0.004)	(185.000)
0.000027	(0.005)	(0.005)	
0.000037	(0.007)	(0.007)	
0.000049	(0.009)	(0.009)	
0.000066	(0.012)	(0.012)	
0.000087	(0.016)	(0.016)	
0.000114	(0.021)	(0.021)	
....	....	....	
....	....	....	
0.029442	(1.102)	(1.102)	
0.028425	(1.064)	(1.064)	
0.027269	(1.021)	(1.021)	
0.025993	(0.973)	(0.973)	
0.024619	(0.922)	(0.922)	
0.023169	(0.867)	(0.867)	
0.021665	(0.811)	(0.811)	
0.020130	(0.754)	(0.754)	
0.158835	0.000	0.000	
1.0000	(55.120)	(55.120)	(185.000)

46.310

5.610

Appl. No. To be assigned; Filed: July 10, 2003  
 Pkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

## FIG. 15A

ORDER SPECIFICATION PRICING

AS AT 95.01.01.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: CARPENTERS [Potential Counterparty No 2]

DEFINED CIRCUMSTANCES ID: 17

COMMISSION RATE: 1.30%

DISCOUNT RATE: 9.8% pa

COMPONENT PRODUCT PRICES: see Column 3 below

Feasible Product Definition Values	Net Contingent Entitlement Amounts	Component Product Prices [ID 17]	Implied Contingent Entitlement Amounts
<	0.00		
1600	(186.000)	0.000220	(0.041)
1610	(186.000)	0.000226	(0.042)
1620	(186.000)	0.000237	(0.044)
1630	(186.000)	0.000249	(0.046)
1640	(186.000)	0.000265	(0.049)
1650	(186.000)	0.000287	(0.053)
1660	(186.000)	0.000314	(0.058)
....	....	....	....
....	....	....	....
2130	(37.440)	0.029641	(1.110)
2140	(37.440)	0.028625	(1.072)
2150	(37.440)	0.027469	(1.028)
2160	(37.440)	0.026192	(0.981)
2170	(37.440)	0.024819	(0.929)
2180	(37.440)	0.023369	(0.875)
2190	(37.440)	0.021864	(0.819)
2200	(37.440)	0.020330	(0.761)
>	0.000	0.146635	0.000
		1.0300	(59.600)

Base Contract Bid Price(in Product Denomination terms):	59.600
Net Present Value (at 9.8% pa):	51.310
+ Flat Commission (1.30%)	0.610
= Contract Bid Price (in Product Denomination Terms):	51.920
Implied Base Margin on Contract:	

FIG. 15B

Application ID: 001  
 ProductID: 10061

Assessed Probabilities of Occurrence	Net Contingent Entitlement (Valuation) Amounts	Net Contingent Negative Entitlement (Valuation) Amounts	Maximum Absolute Negative Entitlement Amount
0.000020	(0.004)	(0.004)	(186.000)
0.000027	(0.005)	(0.005)	
0.000037	(0.007)	(0.007)	
0.000049	(0.009)	(0.009)	
0.000066	(0.012)	(0.012)	
0.000087	(0.016)	(0.016)	
0.000114	(0.021)	(0.021)	
....	....	....	
....	....	....	
0.029442	(1.102)	(1.102)	
0.028425	(1.064)	(1.064)	
0.027269	(1.021)	(1.021)	
0.025993	(0.973)	(0.973)	
0.024619	(0.922)	(0.922)	
0.023169	(0.867)	(0.867)	
0.021665	(0.811)	(0.811)	
0.020130	(0.754)	(0.754)	
0.158835	0.000	0.000	
1.0000	(55.120)	(55.120)	(186.000)

46.310

5.610

Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

# FIG. 16A

## ORDER SPECIFICATION PRICING

AS AT 95.01.01.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: CARPENTERS [Potential Counterparty No 2]

DEFINED CIRCUMSTANCES ID: 17

COMMISSION RATE: 1.30%

DISCOUNT RATE: 9.8% pa

COMPONENT PRODUCT PRICES: see Column 3 below

Feasible Product Definition Values	Net Contingent Entitlement Amounts	Component Product Prices [ID 17]	Implied Contingent Entitlement Amounts
<	0.00		
1600	(185.000)	0.000220	(0.041)
1610	(185.000)	0.000226	(0.042)
1620	(185.000)	0.000237	(0.044)
1630	(185.000)	0.000249	(0.046)
1640	(185.000)	0.000265	(0.049)
1650	(185.000)	0.000287	(0.053)
1660	(185.000)	0.000314	(0.058)
....	....	....	....
....	....	....	....
2130	(37.440)	0.029641	(1.110)
2140	(37.440)	0.028625	(1.072)
2150	(37.440)	0.027469	(1.028)
2160	(37.440)	0.026192	(0.981)
2170	(37.440)	0.024819	(0.929)
2180	(37.440)	0.023369	(0.875)
2190	(37.440)	0.021864	(0.819)
2200	(37.440)	0.020330	(0.761)
>	0.000	0.146635	0.000
		1.0300	(59.600)

Base Contract Bid Price(in Product Denomination terms):	59.600
Net Present Value (at 9.8% pa):	51.310
+ Flat Commission (1.30%)	0.610
= Contract Bid Price (in Product Denomination Terms):	51.920
Implied Base Margin on Contract:	



Appl. No. To be assigned; Filed: July 10, 2003  
 Pkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 16B

Application ID: 001  
 ProductID: 10061

Assessed Probabilities of Occurrence	Net Contingent Entitlement (Valuation) Amounts	Net Contingent Negative Entitlement (Valuation) Amounts	Maximum Absolute Negative Entitlement Amount
0.000020	(0.004)	(0.004)	(185.000)
0.000027	(0.005)	(0.005)	
0.000037	(0.007)	(0.007)	
0.000049	(0.009)	(0.009)	
0.000066	(0.012)	(0.012)	
0.000087	(0.016)	(0.016)	
0.000114	(0.021)	(0.021)	
....	....	....	
....	....	....	
0.029442	(1.102)	(1.102)	
0.028425	(1.064)	(1.064)	
0.027269	(1.021)	(1.021)	
0.025993	(0.973)	(0.973)	
0.024619	(0.922)	(0.922)	
0.023169	(0.867)	(0.867)	
0.021665	(0.811)	(0.811)	
0.020130	(0.754)	(0.754)	
0.158835	0.000	0.000	
1.0000	(55.120)	(55.120)	(185.000)

46.310

5.610

Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

## FIG. 17A

## ORDER SPECIFICATION PRICING

AS AT 95.01.01.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: CARPENTERS [Potential Counterparty No 2]

DEFINED CIRCUMSTANCES ID: 17

COMMISSION RATE: 1.30%

DISCOUNT RATE: 9.8% pa

COMPONENT PRODUCT PRICES: see Column 3 below

Feasible Product Definition Values	Net Contingent Entitlement Amounts	Component Product Prices [ID 17]	Implied Contingent Entitlement Amounts
<	0.00		
1600	(186.000)	0.000220	(0.041)
1610	(186.000)	0.000226	(0.042)
1620	(186.000)	0.000237	(0.044)
1630	(186.000)	0.000249	(0.046)
1640	(186.000)	0.000265	(0.049)
1650	(186.000)	0.000287	(0.053)
1660	(186.000)	0.000314	(0.058)
....	....	....	....
....	....	....	....
2130	(37.440)	0.029641	(1.110)
2140	(37.440)	0.028625	(1.072)
2150	(37.440)	0.027469	(1.028)
2160	(37.440)	0.026192	(0.981)
2170	(37.440)	0.024819	(0.929)
2180	(37.440)	0.023369	(0.875)
2190	(37.440)	0.021864	(0.819)
2200	(37.440)	0.020330	(0.761)
>	0.000	0.146635	0.000
		1.0300	(59.600)

Base Contract Bid Price (in Product Denomination terms):	59.600
Net Present Value (at 9.8% pa):	51.310
+ Flat Commission (1.30%)	0.610
= Contract Bid Price (in Product Denomination Terms):	51.920
Implied Base Margin on Contract:	

Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 17B

Application ID: 001  
 ProductID: 10061

Assessed Probabilities of Occurrence	Net Contingent Entitlement (Valuation) Amounts	Net Contingent Negative Entitlement (Valuation) Amounts	Maximum Absolute Negative Entitlement Amount
0.000020	(0.004)	(0.004)	(186.000)
0.000027	(0.005)	(0.005)	
0.000037	(0.007)	(0.007)	
0.000049	(0.009)	(0.009)	
0.000066	(0.012)	(0.012)	
0.000087	(0.016)	(0.016)	
0.000114	(0.021)	(0.021)	
....	....	....	
....	....	....	
0.029442	(1.102)	(1.102)	
0.028425	(1.064)	(1.064)	
0.027269	(1.021)	(1.021)	
0.025993	(0.973)	(0.973)	
0.024619	(0.922)	(0.922)	
0.023169	(0.867)	(0.867)	
0.021665	(0.811)	(0.811)	
0.020130	(0.754)	(0.754)	
0.158835	0.000	0.000	
1.0000	(55.120)	(55.120)	(186.000)

46.310

5.610

Appl. No. To be assigned; Filed: July 10, 2003  
 Pkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 18A

ORDER SPECIFICATION PRICING

AS AT 95.01.01.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: CARPENTERS [Potential Counterparty No 2]

DEFINED CIRCUMSTANCES ID: 17

COMMISSION RATE: 1.30%

DISCOUNT RATE: 9.8% pa

FEASIBLE SETS OF CONTINGENT ENTITLEMENT PAYOUTS TO ABBOTTS & TAYLOR

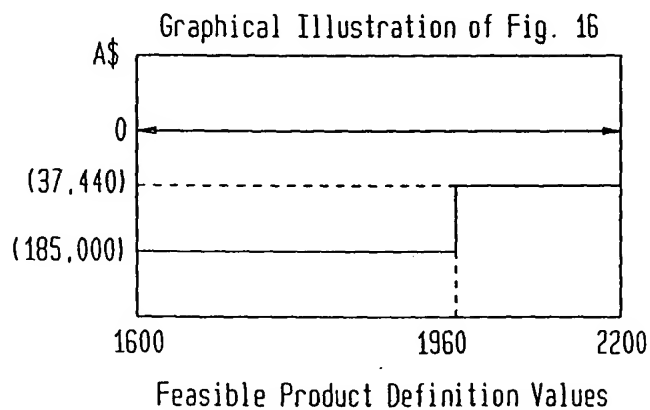
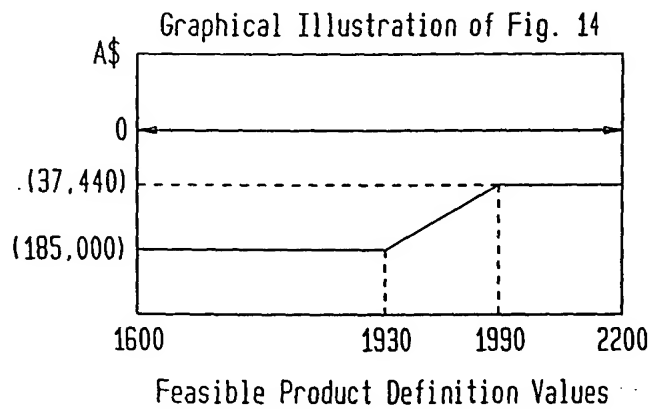


FIG. 18B

Application ID: 001  
 ProductID: 10061

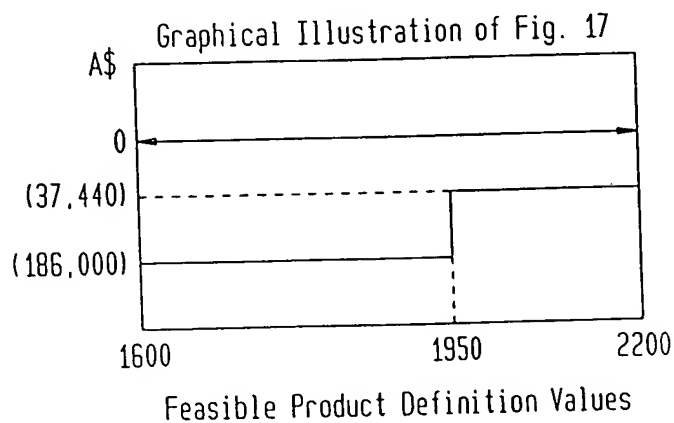
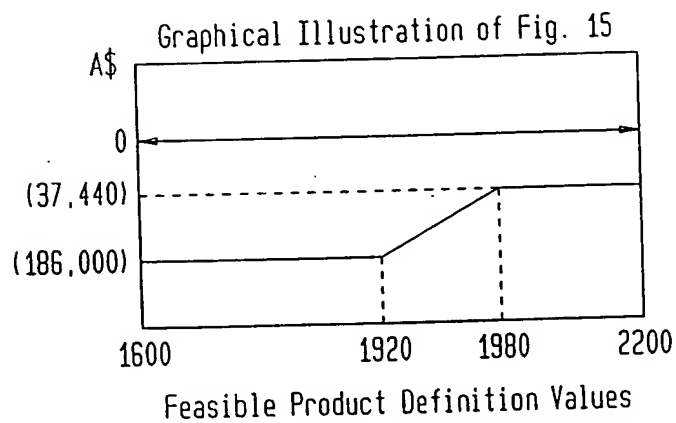


FIG. 19A

PRIMARY ORDER MATCHING		AS AT 95.01.01.17.38.07.00			
Feasible Product Values	Ordering Party Assessed Probabilities of Occurrence	Counterparty Contingent Entitlement Payout (A\$)			
		Abrahamsons' Offers			
		No 1	No 2	No 3	No 4
<					
1600	0.000020	187,200	188,200	187,200	188,200
....	....	....	....	....	....
....	....	....	....	....	....
1920	0.000224	187,200	188,200	187,200	188,200
1930	0.000183	187,200	163,073	187,200	188,200
1940	0.000153	162,240	137,946	187,200	188,200
1950	0.000123	137,280	112,820	187,200	37,440
1960	0.000089	112,320	87,693	37,440	37,440
1970	0.000063	87,200	62,566	37,440	37,440
1980	0.000049	62,400	37,440	37,440	37,440
1990	0.000038	37,440	37,440	37,440	37,440
....	....	....	....	....	....
....	....	....	....	....	....
2200	0.000028	37,440	37,440	37,440	37,440
>					
Expected Return PV*:		55,226	56,210	55,900	57,312
Investment:		51,920	51,920	51,920	51,920
Net Return:		3,306	4,290	3,980	5,392
*Expected Return PV=Present value of sum [Ordering party's assessed probabilities of occurrence x Counterparty's contingent entitlement payout offer] at discount rate of 11% per annum.					
** All offers satisfy Abbots & Taylor's minimum expected return (PV) of A\$54,000.					

Appl. No. To be assigned; Filed: July 10, 2003  
 Pkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 19B

Application ID: 001  
 ProductID: 10061

	Carpenters' Offers			
	No 1	No 2	No 3	No 4
	185,000	186,000	185,000	186,000
	.....	.....	.....	.....
	.....	.....	.....	.....
	185,000	186,000	185,000	186,000
	163,920	161,240	185,000	186,000
	142,840	136,480	185,000	186,000
	121,760	111,720	185,000	37,440
	100,680	86,960	185,000	37,440
	79,600	62,200	185,000	37,440
	58,520	37,440	185,000	37,440
	37,440	37,440	185,000	37,440
	.....	.....	.....	.....
	.....	.....	.....	.....
	37,440	37,440	37,440	37,440
	54,120	55,111	54,914	56,213
	51,920	51,920	51,920	51,920
	2,200	3,191	2,994	4,293

\*\*

Appl. No. To be assigned; Filed: July 10, 2003  
Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
Title: Methods and Apparatus Relating to the Formulation and  
Trading of Investment Contracts

FIG. 20

APPLICATION SPECIFICATION	AS AT 91.06.03.17.00.00.00
APPLICATION ID:	001
APPLICATION PROMOTER:	BLC INC
PRIMARY APPLICATION USE:	INVESTMENT MANAGEMENT
FEASIBLE COUNTERPARTY NUMBERS:	MULTIPLE COUNTERPARTIES
PUBLIC/PRIVATE USE:	PUBLIC USE
ACCEPTABLE COMMS MEDIUMS:	COMPUTER - COMPUTER LINK
RETAIL/WHOLESALE USE:	WHOLESALE USE
PRICING AND MATCHING PROCESS:	MAXIMIZE PRE-TAX EXPECTED RETURN ON CONSIDERATION INVESTMENT
CONTRACT REVALUATION FREQUENCY:	DAILY
ORDERING PARTIES ALLOWED NEGATIVE CONTRACT PAYOFFS?	YES
APPLICATION ACCESS LIMITATIONS:	NONE



Appl. No. To be assigned; Filed: July 10, 2003  
Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
Title: Methods and Apparatus Relating to the Formulation and  
Trading of Investment Contracts

*FIG. 21*

PRODUCT SPECIFICATION	AS AT 91.06.03.17.00.00.00
PRODUCT ID:	10061
PRODUCT SUMMARY:	
APPLICATION ID:	001
APPLICATION PROMOTER:	BLC INC
PRODUCT SPECIFICATIONS:	
MARKET:	STOCK INDICES
SUB-MARKET:	PTSE 75
MARKET TYPE:	SPOT
ESTABLISHMENT DATE/TIME:	91.06.03.17.00.00.00
MATURITY DATE/TIME:	96.06.03.17.00.00.00
CONSIDERATION/ENTITLEMENT DENOMINATION TYPE:	MONEY
CURRENCY TYPE (IF APPLICABLE):	COMMERCIAL BANK DEPOSIT
NATIONAL CURRENCY TYPE (IF APPLICABLE):	AUD
MINIMUM PRODUCT DEFINITION VALUE:	1600
MAXIMUM PRODUCT DEFINITION VALUE:	2200
PRODUCT STEP VALUE:	10

Appl. No. To be assigned; Filed: July 10, 2003  
 Pkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 22

PRIMARY ORDER SPECIFICATION		AS AT 95.01.01.17.37.06.00	
ORDERING PARTY:	ABBOTTS & TAYLOR		
ORDERING PARTY REFERENCE:	PQZ 260		
PRODUCT:			
PRODUCT ID: 10061	SUB-MARKET: PTSE 75	MARKET TYPE: SPOT	
MARKET: STOCK INDICES		MATURITY DATE/TIME: 96.06.03.17.00.00.00	
ESTABLISHMENT DATE/TIME: 91.06.03.17.00.00.00			
CONSIDERATION:			
DENOMINATION TYPE:	MONEY		
CURRENCY TYPE(IF APPLICABLE):	COMMERCIAL BANK DEPOSIT		
NATIONAL CURRENCY TYPE(IF APPLICABLE):	AUD		
CONSIDERATION (INVESTMENT) AMOUNT:	51,920		
ENTITLEMENT:			
DENOMINATION TYPE:	MONEY		
CURRENCY TYPE(IF APPLICABLE):	COMMERCIAL BANK DEPOSIT		
NATIONAL CURRENCY TYPE(IF APPLICABLE):	AUD		
ENTITLEMENT SHAPE PARAMETERS:			
Product Values and Probabilities			
Feasible Product Values	Assessed Probabilities of Occurrence	Feasible Entitlement Shapes:	
<	0.000000		
1600	0.000020		
1610	0.000026		
1620	0.000037		
1630	0.000048		
.....	.....		
.....	.....		
2200	0.000028	Minimum Expected Return PV: 54,000	
>	0.158835	Discount Rate: 11% pa	
	1.000000	Net Return: >=0	

FIG. 23A

## ORDER SPECIFICATION PRICING

AS AT 95.01.01.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: ABRAHAMSONS [Potential Counterparty No 1]

DEFINED CIRCUMSTANCES ID: 26

COMMISSION RATE: 1.25%

DISCOUNT RATE: 10.00% pa

COMPONENT PRODUCT PRICES: see Column 3 below

Feasible Product Definition Values	Net Contingent Entitlement Amounts (A\$000)	X	Component Product Prices [ID 26]	=	Implied Contingent Entitlement Amounts (A\$000)
<	0.00				
1600	(57.280)		0.000220		(0.0126)
1610	(57.280)		0.000227		(0.0130)
1620	(57.280)		0.000237		(0.0136)
1630	(57.280)		0.000249		(0.0143)
1640	(57.280)		0.000266		(0.0152)
1650	(57.280)		0.000287		(0.0164)
1660	(57.280)		0.000314		(0.0180)
....	....		....		....
....	....		....		....
2130	(57.280)		0.029642		(1.6979)
2140	(57.280)		0.028625		(1.6396)
2150	(57.280)		0.027469		(1.5734)
2160	(57.280)		0.026193		(1.5003)
2170	(57.280)		0.024819		(1.4216)
2180	(57.280)		0.023369		(1.3386)
2190	(57.280)		0.021865		(1.2524)
2200	(57.280)		0.020330		(1.1645)
>	0.000		0.146635		0.000
			1.0402		(59.580)

Base Contract Bid Price (in Product Denomination terms): 59.580

Net Present Value (at 10.00% pa): 51.280

+ Flat Commission (1.25%) 0.640

= Contract Bid Price (in Product Denomination Terms): 51.920

Implied Base Margin on Contract:

Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 23B

Application ID: 001  
 ProductID: 10061

Net Contingent Entitlement Amounts (A\$000)	x	Assessed Probabilities of Occurrence	=	Net Contingent Entitlement (Valuation) Amounts (A\$000)	Net Contingent Negative Entitlement (Valuation) Amounts (A\$000)	Maximum Absolute Negative Entitlement Amount (A\$000)
0.000						
(57.280)		0.000020		(0.0011)	(0.0011)	(57.280)
(57.280)		0.000027		(0.0015)	(0.0015)	
(57.280)		0.000037		(0.0021)	(0.0021)	
(57.280)		0.000049		(0.0028)	(0.0028)	
(57.280)		0.000066		(0.0038)	(0.0038)	
(57.280)		0.000087		(0.0050)	(0.0050)	
(57.280)		0.000114		(0.0065)	(0.0065)	
....		....		....	....	
....		....		....	....	
(57.280)		0.029442		(1.6864)	(1.6864)	
(57.280)		0.028425		(1.6282)	(1.6282)	
(57.280)		0.027269		(1.5620)	(1.5620)	
(57.280)		0.025993		(1.4889)	(1.4889)	
(57.280)		0.024619		(1.4102)	(1.4102)	
(57.280)		0.023169		(1.3271)	(1.3271)	
(57.280)		0.021665		(1.2410)	(1.2410)	
(57.280)		0.020130		(1.1530)	(1.1530)	
0.000		0.158835		0.000	0.000	
		1.0000		(57.280)	(57.280)	(57.280)

49.261

2.019

Appl. No. To be assigned; Filed: July 10, 2003  
 Pkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 24

Application ID: 001

ProductID: 10061

AS AT 95.01.01.17.38.02.00

ABRAHAMSONS [Potential Counterparty No 1]

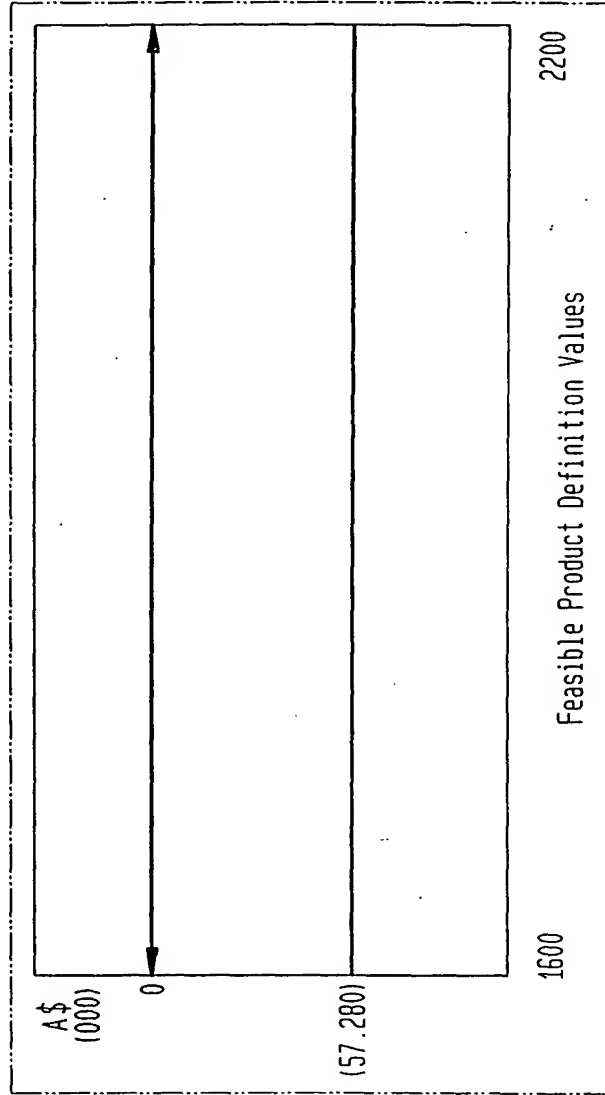
COMMISSION RATE: 1.25%  
 DISCOUNT RATE: 10.00% pa

ORDER SPECIFICATION PRICING

ORDER SPECIFICATION PRICING PARTY:

DEFINED CIRCUMSTANCES ID: 26

FEASIBLE CONTINGENT ENTITLEMENT PAYOUT TO ABBOTTS & TAYLOR



Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 25A

## ORDER SPECIFICATION PRICING

AS AT 95.01.01.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: CARPENTERS [Potential Counterparty No 2]

DEFINED CIRCUMSTANCES ID: 17

COMMISSION RATE: 1.30%

DISCOUNT RATE: 9.8% pa

COMPONENT PRODUCT PRICES: see Column 3 below

Feasible Product Definition Values	Net Contingent Entitlement Amounts (A\$000)	X	Component Product Prices [ID 17]	=	Implied Contingent Entitlement Amounts (A\$000)
<	0.00				
1600	(57.860)		0.000220		(0.0127)
1610	(57.860)		0.00023		(0.0131)
1620	(57.860)		0.00024		(0.0137)
1630	(57.860)		0.00025		(0.0144)
1640	(57.860)		0.00027		(0.0153)
1650	(57.860)		0.00029		(0.0166)
1660	(57.860)		0.00031		(0.0182)
....	....		....		....
....	....		....		....
2130	(57.860)		0.029641		(1.7150)
2140	(57.860)		0.028625		(1.6562)
2150	(57.860)		0.027469		(1.5894)
2160	(57.860)		0.026192		(1.5155)
2170	(57.860)		0.024819		(1.4360)
2180	(57.860)		0.023369		(1.3521)
2190	(57.860)		0.021864		(1.2651)
2200	(57.860)		0.020330		(1.1763)
>	0.000		0.146635		0.000
			1.0300		(59.600)

Base Contract Bid Price (in Product Denomination terms):	59.600
Net Present Value (at 9.8% pa):	51.310
+ Flat Commission (1.30%)	0.610
= Contract Bid Price (in Product Denomination Terms):	51.920
Implied Base Margin on Contract:	

Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 25B

Application ID: 001  
 ProductID: 10061

Net Contingent Entitlement Amounts (A\$000)	X	Assessed Probabilities of Occurrence	=	Net Contingent Entitlement (Valuation) Amounts (A\$000)	Net Contingent Negative Entitlement (Valuation) Amounts (A\$000)	Maximum Absolute Negative Entitlement Amount (A\$000)
0.000						
(57.860)		0.000020		(0.0012)	(0.0012)	(57.860)
(57.860)		0.000027		(0.0016)	(0.0016)	
(57.860)		0.000037		(0.0021)	(0.0021)	
(57.860)		0.000049		(0.0028)	(0.0028)	
(57.860)		0.000066		(0.0038)	(0.0038)	
(57.860)		0.000087		(0.0050)	(0.0050)	
(57.860)		0.000114		(0.0066)	(0.0066)	
....		....		....	....	
....		....		....	....	
(57.860)		0.029442		(1.7035)	(1.7035)	
(57.860)		0.028425		(1.6447)	(1.6447)	
(57.860)		0.027269		(1.5778)	(1.5778)	
(57.860)		0.025993		(1.5040)	(1.5040)	
(57.860)		0.024619		(1.4245)	(1.4245)	
(57.860)		0.023169		(1.3406)	(1.3406)	
(57.860)		0.021665		(1.2535)	(1.2535)	
(57.860)		0.020130		(1.1647)	(1.1647)	
0.000		0.158835		0.000	0.000	
		1.0000		(57.860)	(55.120)	(57.860)

49.760

1.550

Application ID: 001

AS AT 95.01.01.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: CARPENTERS [Potential Counterparty No 2]

DEFINED CIRCUMSTANCES ID: 17

COMMISSION RATE: 1.30%  
DISCOUNT RATE: 9.8% pa

FEASIBLE CONTINGENT ENTITLEMENT PAYOUT TO ABBOTTS &amp; TAYLOR

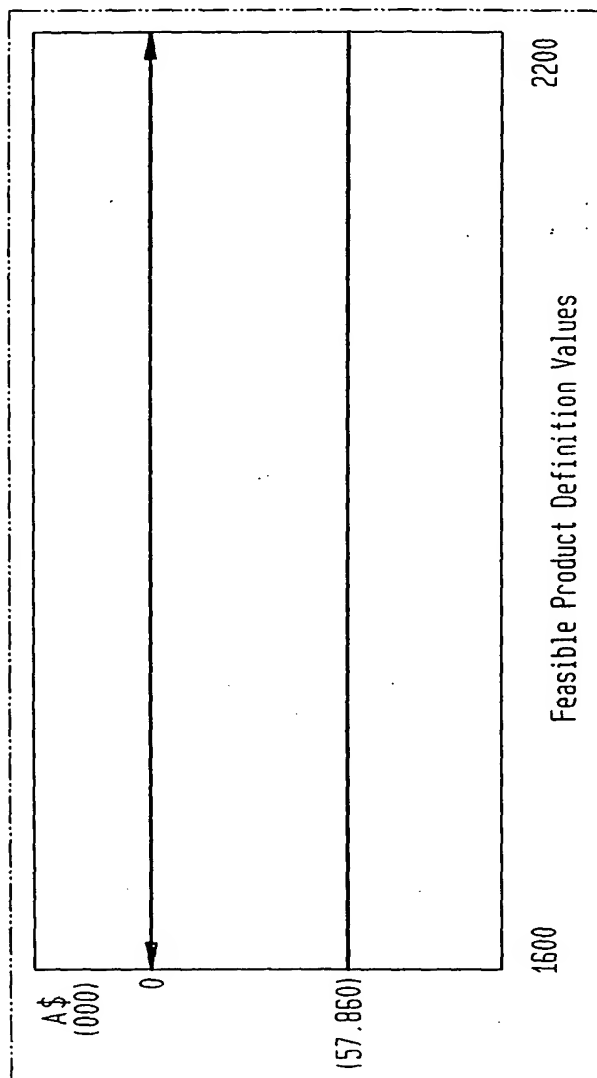




FIG. 27A

PRIMARY ORDER MATCHING		AS AT 95.01.01.17.38.07.00	
Feasible Product Values	Ordering Party Assessed Probabilities of Occurrence	Counterparty Contingent Entitlement Payout (A\$)	
		Abrahamsons' Offer	
<			
1600	0.000020	57,280	
....	....	....	
....	....	....	
1920	0.000224	57,280	
1930	0.000183	57,280	
1940	0.000153	57,280	
1950	0.000123	57,280	
1960	0.000089	57,280	
1970	0.000063	57,280	
1980	0.000049	57,280	
1990	0.000038	57,280	
....	....	....	
....	....	....	
2200	0.000028	57,280	
>			
Expected Return PV*:		42,730	
Investment:		51,920	
Net Return:		(9,190)	
*Expected Return PV=Present value of sum [Ordering party's assessed probabilities of occurrence x Counterparty's contingent entitlement payout offer] at discount rate of 11% per annum			
** Neither offer satisfies Abbotts & Taylor's minimum expected return (PV) of \$A 54,000.			
** Neither offer satisfies Abbotts & Taylor's requirement of a positive net return.			

Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 27B

Application ID: 001  
 ProductID: 10061

Carpenter Inc's Offer

57,860

....

....

57,860

57,860

57,860

57,860

57,860

57,860

57,860

57,860

57,860

57,860

43,164 \*\*

51,920

(8,756) \*\*\*

Appl. No. To be assigned; Filed: July 10, 2003  
Publ. No. 1033.0180002; Group Art Unit: To be assigned  
Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
Title: Methods and Apparatus Relating to the Formulation and  
Trading of Investment Contracts

FIG. 28

APPLICATION SPECIFICATION	AS AT 91.06.03.17.00.00.00
APPLICATION ID:	201
APPLICATION PROMOTER:	BLC INC
PRIMARY APPLICATION USE:	INVESTMENT MANAGEMENT
FEASIBLE COUNTERPARTY NUMBERS:	MULTIPLE COUNTERPARTIES
PUBLIC/PRIVATE USE:	PUBLIC USE
ACCEPTABLE COMMS MEDIUMS:	COMPUTER - COMPUTER LINK
RETAIL/WHOLESALE USE:	WHOLESALE USE
PRICING AND MATCHING PROCESS:	MAXIMIZE PRE-TAX EXPECTED RETURN ON CONSIDERATION INVESTMENT
CONTRACT REVALUATION FREQUENCY:	DAILY
ORDERING PARTIES ALLOWED NEGATIVE CONTRACT PAYOFFS?	YES
APPLICATION ACCESS LIMITATIONS:	NONE

Appl. No. To be assigned; Filed: July 10, 2003  
Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
Title: Methods and Apparatus Relating to the Formulation and  
Trading of Investment Contracts

*FIG. 29*

PRODUCT SPECIFICATION	AS AT 91.06.03.17.00.00.00
PRODUCT ID:	11099
PRODUCT SUMMARY:	
APPLICATION ID:	201
APPLICATION PROMOTER:	BLC INC
PRODUCT SPECIFICATIONS:	
MARKET:	STOCK INDICES
SUB-MARKET:	PTSE 75
MARKET TYPE:	SPOT
ESTABLISHMENT DATE/TIME:	91.06.03.17.00.00.00
MATURITY DATE/TIME:	By contract, at order matching
CONSIDERATION/ENTITLEMENT DENOMINATION TYPE:	MONEY
CURRENCY TYPE(IF APPLICABLE):	COMMERCIAL BANK DEPOSIT
NATIONAL CURRENCY TYPE(IF APPLICABLE):	AUD (CONSIDERATION) and USD (ENTITLEMENT)
MINIMUM PRODUCT DEFINITION VALUE:	Not Applicable
MAXIMUM PRODUCT DEFINITION VALUE:	Not Applicable
PRODUCT STEP VALUE:	Not Applicable

Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 30

PRIMARY ORDER SPECIFICATION	AS AT 92.06.03.17.00.00.000	
ORDERING PARTY:	ABBOTTS & TAYLOR	
ORDERING PARTY REFERENCE:	PQZ 260	
PRODUCT:	SUB-MARKET: PTSE 75	MARKET TYPE: SPOT
PRODUCT ID: 11099		
MARKET: STOCK INDICES		
ESTABLISHMENT DATE/TIME: 91.06.03.17.00.00.00		
MATURITY DATE/TIME: By contract, at order matching		
CONSIDERATION:		
DENOMINATION TYPE:	MONEY	
CURRENCY TYPE(IF APPLICABLE):	COMMERCIAL BANK DEPOSIT	
NATIONAL CURRENCY TYPE(IF APPLICABLE):	AUD	
SPECIFIED CONSIDERATION AMOUNT:	102,900	
ENTITLEMENT:		
DENOMINATION TYPE:	MONEY	
CURRENCY TYPE(IF APPLICABLE):	COMMERCIAL BANK DEPOSIT	
NATIONAL CURRENCY TYPE(IF APPLICABLE):	USD	
MINIMUM ENTITLEMENT AMOUNT:	70,000	

Appl. No. To be assigned; Filed: July 10, 2003  
 Pat. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

# FIG. 31A

ORDER SPECIFICATION PRICING

AS AT 92.06.03.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: ABRAHAMSONS [Potential Counterparty No 1]

DEFINED CIRCUMSTANCES ID: 54

COMMISSION RATE: 1.25%

DISCOUNT RATE: Not Applicable

ENTITLEMENT/CONSIDERATION EXCHANGE RATE: 1.210

Feasible Product Definition Values	Net Contingent Entitlement Amounts (US\$000)	X	Component Product Prices [ID 54]	=	Implied Contingent Entitlement Amounts (US\$000)
---	--	---	---	---	--

Not  
Applicable

(84.00)

1.0000

(84.00)

1.0000

(84.00)

Base Contract Bid Price (in AUD @ 1.210 exchange rate):

101.620

Net Present Value:

101.620

+ Flat Commission (1.25%)

1.280

= Contract Bid Price (in Product Denomination Terms): (A\$000)

102.900

Implied Base Margin on Contract:

Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 31B

Application ID: 201  
 ProductID: 11099

Net Contingent Entitlement Amounts (US\$000)	x	Assessed Probabilities of Occurrence	=	Net Contingent Entitlement (Valuation) Amounts (US\$000)	Net Contingent Negative Entitlement (Valuation) Amounts	Maximum Absolute Negative Entitlement Amount
(84.00)		1.0000		(84.00)		
		1.0000		(84.00)		
				NA		
				NA		

Appl. No. To be assigned; Filed: July 10, 2003  
 Dkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

# FIG. 32A

ORDER SPECIFICATION PRICING

AS AT 92.06.03.17.38.02.00

ORDER SPECIFICATION PRICING PARTY: CARPENTERS INC [Potential Counterparty No 2]

DEFINED CIRCUMSTANCES ID: 27

COMMISSION RATE: 1.30%

DISCOUNT RATE: Not Applicable

ENTITLEMENT/CONSIDERATION EXCHANGE RATE: 1.239

Feasible Product Definition Values	Net Contingent Entitlement Amounts (US\$000)	X	Component Product Prices [ID 27]	=	Implied Contingent Entitlement Amounts (US\$000)
---	--	---	---	---	--

Not  
Applicable

(82.00)

1.0000

(82.00)

1.0000

(82.00)

Base Contract Bid Price (in AUD @ 1.239 exchange rate):

101.563

Net Present Value:

101.563

+ Flat Commission (1.30%)

1.337

= Contract Bid Price (in Product Denomination Terms): (A\$000)

102.900

Implied Base Margin on Contract:



Appl. No. To be assigned; Filed: July 10, 2003  
 Pkt. No. 1033.0180002; Group Art Unit: To be assigned  
 Inventor(s): Ian Kenneth Shepherd; Tel: 202/371-2600  
 Title: Methods and Apparatus Relating to the Formulation and  
 Trading of Investment Contracts

FIG. 32B

Application ID: 201  
 ProductID: 11099

Net Contingent Entitlement Amounts (US\$000)	X	Assessed Probabilities of Occurrence	=	Net Contingent Entitlement (Valuation) Amounts (US\$000)	Net Contingent Negative Entitlement (Valuation) Amounts	Maximum Absolute Negative Entitlement Amount
--	---	---	---	---	--	--

(82.00)		1.0000		(82.00)		
---------	--	--------	--	---------	--	--

		1.0000		(82.00)		
--	--	--------	--	---------	--	--

NA

NA